

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: ERICK JOHNSON	§	Case No. 1:16-bk-04101
CARMEN KITTS JOHNSON	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/02/2016.
- 2) The plan was confirmed on 02/15/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/24/2020, 11/02/2020, 11/24/2020.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 07/07/2020.
- 5) The case was completed on 12/07/2021.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$44,695.00.
- 10) Amount of unsecured claims discharged without full payment: \$137,020.23.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 8,114.38	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 8,114.38</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,630.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 565.10	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,195.10</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAWN MARIE CUTAIA, ESQUIRE	Lgl	0.00	NA	NA	3,630.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	1,478.00	1,478.00	1,478.00	0.00
RECEIVABLES MANAGEMENT	Uns	0.00	299.47	299.47	0.00	0.00
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Uns	2,398.00	2,398.15	2,398.15	0.00	0.00
BECKET & LEE	Uns	11,189.00	11,189.29	11,189.29	0.00	0.00
LANCASTER GEN HOSPITAL	Uns	604.00	785.55	785.55	0.00	0.00
TOYOTA FINANCIAL SERVICES	Sec	0.00	39,583.27	0.00	0.00	0.00
BECKET & LEE	Uns	1,600.00	1,401.66	1,401.66	0.00	0.00
CARRINGTON MORTGAGE	Sec	0.00	297,734.75	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	533.17	533.17	0.00	0.00
QUEST DIAGNOSTICS	Uns	0.00	372.32	372.32	0.00	0.00
YORK HOSPITAL	Uns	7,189.00	3,128.03	3,128.03	0.00	0.00
ECMC	Uns	0.00	19,886.76	19,886.76	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	227.00	227.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,345.00	2,829.62	2,829.62	0.00	0.00
AMERICAN EDUCATION SERVICE	Uns	28,713.00	14,420.00	14,420.00	0.00	0.00
COMMERCIAL ACCEPTANCE	Uns	591.00	591.00	591.00	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CONCENTRA URGENT CARE	Uns	0.00	NA	NA	0.00	0.00
HIGHLIGHTS PUZZLE CLUB	Uns	0.00	NA	NA	0.00	0.00
THE LAW OFFICE OF RICHARD	Uns	0.00	NA	NA	0.00	0.00
COMMONWEALTH OF	Uns	0.00	NA	NA	0.00	0.00
UNEMPLOYMENT COMPENSATION	Uns	0.00	NA	NA	0.00	0.00
M & T BANK	Sec	208,322.00	202,640.59	894.14	887.83	0.00
M & T BANK	Sec	0.00	202,640.59	1,564.49	1,553.45	0.00
NISSAN MOTOR ACCEPTANCE	Sec	3,852.00	NA	NA	0.00	0.00
AMEX	Uns	15,000.00	NA	NA	0.00	0.00
CARE ONE	Uns	1,293.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	1,293.00	NA	NA	0.00	0.00
CHARLES A SCHAEFER	Uns	119.27	NA	NA	0.00	0.00
CHASE	Uns	859.00	NA	NA	0.00	0.00
CITI	Uns	7,992.00	NA	NA	0.00	0.00
CITI	Uns	6,902.00	NA	NA	0.00	0.00
COMENITY BANK ANTYLRMC	Uns	8,100.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE	Uns	202.00	NA	NA	0.00	0.00
CREDIT BUREAU OF YORK	Uns	150.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	479.00	NA	NA	0.00	0.00
GECRB/ARE CREDIT	Uns	2,500.00	NA	NA	0.00	0.00
GECRB/OLD NAVY	Uns	496.00	NA	NA	0.00	0.00
GRIEST HIMES HERROLD	Uns	1,300.00	NA	NA	0.00	0.00
MACY	Uns	334.00	NA	NA	0.00	0.00
POTFOLIO RECOVERY ASS	Uns	2,204.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASS	Uns	728.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASS	Uns	415.00	NA	NA	0.00	0.00
TARGET NB	Uns	825.00	NA	NA	0.00	0.00
UNV CITI	Uns	13,772.00	NA	NA	0.00	0.00
VERIZON PA	Uns	74.00	NA	NA	0.00	0.00
VARIOUS MEDICAL EXPENSES	Uns	17,353.96	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 2,458.63	\$ 2,441.28	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 2,458.63	\$ 2,441.28	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,478.00	\$ 1,478.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 1,478.00	\$ 1,478.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 58,062.02	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 4,195.10	
Disbursements to Creditors	\$ 3,919.28	
<b>TOTAL DISBURSEMENTS:</b>		\$ 8,114.38

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/21/2022

By: s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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